Company Tracking Number: CGL-AAMFR-0403

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Commercial General Liability

Project Name/Number: Limited Abuse Or Molestation Coverage/CGL-AAMFR-0403

Filing at a Glance

Company: RLI Insurance Company

Product Name: Commercial General Liability SERFF Tr Num: RLSC-125621941 State: Arkansas

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$50

Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: CGL-AAMFR-0403 State Status: Fees verified and

received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith

Roberts, Brittany Yielding

Author: Tom Drucker Disposition Date: 04/28/2008

Date Submitted: 04/24/2008 Disposition Status: Approved

Effective Date Requested (New): 06/01/2008 Effective Date (New):

Effective Date Requested (Renewal): 06/01/2008 Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Limited Abuse Or Molestation Coverage Status of Filing in Domicile: Authorized

Project Number: CGL-AAMFR-0403 Domicile Status Comments: Filing is approved

for use in IL, our domiciliary state.

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 04/28/2008

State Status Changed: 04/28/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RLI is submitting a Limited Abuse Or Molestation Coverage endorsement for your review along with the corresponding rates. This will be an optional coverage that we will make available on our Transportation Risks exposed to the potential for abuse or molestation incidents on our Commercial General Liability Product. We intend to offer this coverage on our Public Auto product first, then subsequently on our Trucking and Local & Intermediary products in the future. The coverage will be offered at limits of \$300,000 Combined Single Limit per occurrence and \$300,000 Aggregate per policy

SERFF Tracking Number: RLSC-125621941 State: Arkansas
Filing Company: RLI Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: CGL-AAMFR-0403

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period. A per occurrence deductible in the amount of \$10,000 applies when this coverage option is selected by the insured.

This is a new and unique coverage we will offer to our Transportation - Public Auto insureds.

Company and Contact

Filing Contact Information

Tom Drucker, Tom_Drucker@rlicorp.com 9025 N. Lindbergh Drive (309) 692-1000 [Phone]

Peoria, IL 61615

Filing Company Information

RLI Insurance Company CoCode: 13056 State of Domicile: Illinois

9025 N LINDBERGH DR Group Code: 783 Company Type:
PEORIA, IL 61615 Group Name: State ID Number:

(800) 331-4929 ext. 5276[Phone] FEIN Number: 37-0915434

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: \$50.00/ endorsement x 1 endorsement

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

RLI Insurance Company \$50.00 04/24/2008 19886892

Company Tracking Number: CGL-AAMFR-0403

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Commercial General Liability

Project Name/Number: Limited Abuse Or Molestation Coverage/CGL-AAMFR-0403

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	04/28/2008	04/28/2008

Company Tracking Number: CGL-AAMFR-0403

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Commercial General Liability

Project Name/Number: Limited Abuse Or Molestation Coverage/CGL-AAMFR-0403

Disposition

Disposition Date: 04/28/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: CGL-AAMFR-0403

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Commercial General Liability

Project Name/Number: Limited Abuse Or Molestation Coverage/CGL-AAMFR-0403

Item Type Item Name Item Status Public Access

Yes

Supporting Document Uniform Transmittal Document-Property & Approved

Casualty

Form Limited Abuse Or Molestation Coverage Approved Yes

Company Tracking Number: CGL-AAMFR-0403

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Commercial General Liability

Project Name/Number: Limited Abuse Or Molestation Coverage/CGL-AAMFR-0403

Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	Action Specific	Readability	Attachment
Status			Date		Data		
Approved	Limited Abuse O	r TRS 649	(03/08)	Endorseme New		0.00	TRS649 03-
	Molestation			nt/Amendm			08.pdf
	Coverage			ent/Conditi			
				ons			

Policy Number: RLI Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED ABUSE OR MOLESTATION COVERAGE

(Claims Expense Within Coverage Limits)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

With respect to coverage provided by this endorsement, the provisions of the Coverage Form and any exclusionary endorsements apply unless modified by this endorsement. In consideration of an additional premium of \$ the following limited coverage is added:

SCHEDULE

Insurance is provided only with respect to those coverages for which a specific Limit of Insurance and Premium are shown:

Sub-limits of Insurance:

\$300,000 Each Occurrence Sub-limit: \$300,000 Annual Aggregate Sub-limit: \$10,000 Per Occurrence Deductible:

A. Insuring Agreement.

The Company will pay all sums up to the Sub-limits of Insurance that the insured is legally obligated to pay as damages because of "bodily injury," "property dam- age" and "personal or advertising injury" which You become legally obligated to pay as damages arising out of the negligent:

- 1. Employment;
- 2. Investigation;
- **3.** Supervision;
- **4.** Reporting to the proper authorities, or failure to so report; or
- 5. Retention

of a person for whom any insured is or ever was legally responsible and who committed abuse or molestation of anyone while in that person's care, custody or control.

Nothing in this endorsement shall confer any coverage for the actual or threatened abuse or molestation

by anyone of any person while in the care, custody or control of any insured except to the extent conferred above.

B. Sub-limits of Insurance for Abuse or Molestation Coverage.

- The most we will pay for all damages and the cost of defense resulting from any one occurrence is the Each Occurrence Sub-limit shown in the Schedule on this coverage form, minus the per Occurrence Deductible shown in the Schedule on this coverage form.
- 2. The Annual Aggregate Sub-limit shown in the Schedule on this coverage form is the most we will pay for the sum of all damages and the cost of defense because of all occurrences. The Annual Aggregate Sub-limit applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Dec- larations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Sub-limits of Insurance.

TRS 649 (03/08) Page 1 of 2

3. The Company will not pay any claim for damages or the cost of defense after the applicable Sublimits of Insurance under this coverage has been exhausted by payment of judgments, settlements, defense costs, or supplementary payments. All such costs shall be included in the Sub-limits of Insurance.

C. Application of the Policy General Aggregate Limit.

With respect to LIMITED ABUSE OR MOLESTATION COVERAGE only, **SECTION III - LIMITS OF INSUR-ANCE** is replaced by the following:

- 1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds,
 - b. Claims made or "suits" brought, or
 - c. Persons or organizations making claims or bringing "suits."
- **2.** The General Aggregate Limit is the most we will pay for the sum of:
 - a. Damages under Coverage A; and
 - b. Damages under Coverage B.
- **3.** Subject to **2.** above, the Each Occurrence Limit is the most we will pay for the sum of:
 - a. Damages under Coverage A; and
 - **b.** Damages under Coverage **B**.

because of all damages arising out of any one "occurrence."

4. Limited Abuse or Molestation Coverage is subject to the General Aggregate Limit.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

D. Exclusion.

Damages provided under this coverage form do not include punitive or exemplary damages.

E. Liability Deductible Conditions

- Our obligation under the Abuse or Molestation Coverage to pay damages on your behalf applies only to the amount of damages in excess of any deductible stated in Section A above. The deductible applies to both damages and "Costs and Expenses."
- The deductible applies as a result of any one occurrence, regardless of the number of persons or organizations who sustain damages because of that occurrence.
- **3.** The terms of this insurance, including those with respect to:
 - Our right and duty to defend the insured against any suits seeking those damages; and
 - b. Your duties in the event of an occurrence, claim or "suit"

apply irrespective of the application of the deductible amount.

4. We may pay any part or the entire deductible amount to effect settlement of any claim or suit and, upon notification of the action taken; you shall promptly remiburse us for such part of the deductible amount as has been paid by us.

F. Definitions.

"Sexual Action" means action of a sexually motivated nature, intent, behavior or purpose, including but not necessarily limited to physical touching, pedophilia, rape, verbal harassment, or mental or physical intimidation or coercion.

"Costs and Expenses" means all costs and expenses of investigation, defense, negotiation, settlement, and interest applicable to damages which would otherwise be payable under liability insurance.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED

TRS 649 (03/08) Page 2 of 2

Company Tracking Number: CGL-AAMFR-0403

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Commercial General Liability

Project Name/Number: Limited Abuse Or Molestation Coverage/CGL-AAMFR-0403

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: CGL-AAMFR-0403

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Commercial General Liability

Project Name/Number: Limited Abuse Or Molestation Coverage/CGL-AAMFR-0403

Supporting Document Schedules

Review Status:

Satisfied -Name: Uniform Transmittal Document- Approved 04/28/2008

Property & Casualty

Comments:

Attachments:

P+C Trans Doc AR.pdf FFS Form F + R.pdf

Property & Casualty Transmittal Document

1 . Reserved for Insurance Dept. Use Only		2. Insurance Department Use only								
			a. Date the filing is received:							
			b. Analyst:							
				c. Disposition:						
			d. Date of disposition of the filing:							
			e. Effective date of filing:							
				New E	Business					
			Renewal Business							
				f. State Filing	g #:	II				
			g. SERFF Filing #:							
				h. Subject Co	odes					
3.	Group Name				•		Gro	up NAIC#		
<u> </u>	RLI Insurance Group						<u> </u>	783		
1	Company Name(s)			Domicile	NAIC#	FEIN	J #	State #		
٦.								Otate #		
	RLI Insurance Company			Illinois	13056	37-091	5434			
5	Company Tracking Number	,			CCI AAM	ED 0402)			
			CGL-AAMFR-0403							
Cor 6.	ntact Info of Filer(s) or Corpo Name and address	orate Office		[include toll-fre	e number] FAX #			mail		
0.	Tom Drucker	Administrato		Telephone #s FAX # e-mail (800) 331-4929 (309) 692-4634 tom_drucker@rlicorp.com						
	9025 North Lindbergh Drive	Ins.Dept.Affa	,	x5470	(309) 092-403	4 tom_u	iruckei	@mcorp.com		
	Peoria, Illinois 61615			110 17 0						
7	7 Cinnetture of suithering diler									
7.	Signature of authorized filer		Thomas D. Lincker							
8.	Please print name of authoriz	ed filer	Thomas G Drucker							
		for descriptions of these fields)								
	Type of Insurance (TOI)	. ==:		Other Liability						
	Sub-Type of Insurance (Su		17.0001 Commercial General Liability							
11.	State Specific Product code	-								
12.	applicable)[See State Specific Requirements]12. Company Program Title (Marketing title)			Transportation						
	13. Filing Type			Rate/Loss Cost Rules Rates/Rules						
			Forms Combination Rates/Rules/Forms							
14 5% 11 . 5 . () 5			☐ Withdrawal ☐ Other (give description)							
14. Effective Date(s) Requested			New: 06/1/2008 Renewal: 06/1/2008 ☐ Yes ☒ No							
	15. Reference Filing?16. Reference Organization (if applicable)			☐ Yes ☐ No Not Applicable						
	Reference Organization # &		1100	- 12ppiieuoie						
18.	Company's Date of Filing			4/2008						
	Status of filing in domicile			Not Filed Pe	endina 🕅 Aut	thorized	Пг	isannroved		

Property & Casualty Transmittal Document—

20.	This filing transmittal is	part of Company T	Tracking #	CGL-AAMFR-0403

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Enclosed, for your review and acknowledgement, is our Limited Abuse Or Molestation Coverage endorsement, form TRS 649 (03/08), that RLI Insurance Company intends to use with their General Liability coverage on their Commercial products. This form is new and therefore does not replace any previous editions.

This form is being filed with your department in conjunction with a rates and rules filing as well. Be advised that the Abuse and Molestation endorsement will provide limited coverage to those insureds that select this option. Those insureds that select this coverage will be subject to an additional charge. This will be an optional General Liability Coverage form available for Transportation Risks exposed to the potential for abuse or molestation incidents. The coverage will be offered at limits of \$300,000 Combined Single Limit per occurrence and \$300,000 Aggregate per policy period. A per occurrence deductible in the amount of \$10,000 applies when this coverage option is selected by the insured. The premium to be charged to the insured for the selection of this limited coverage option endorsement will be 25% of the annual CGL premium, subject to an annual minimum premium of \$1,000. Any additional or return premiums as a return of cancellation of the policy or removal of this endorsement from the policy mid-term will be prorated on an earned basis.

In accordance with your state insurance department's "prior approval" regulations, we request that this filing will apply to policies effective on and after June 1, 2008.

Thank you for your time and attention to this submission. If anything additional is necessary, please contact me at the toll-free number or e-mail address listed below my name.

22. Filing Fees (Filer must provide check # and fee amount if applicable)

[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: Submitted via EFT

Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms) (Do <u>not</u> refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking # CGL-AAMFR-0403						
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable) CGL-AAMFR-0403						
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?		If replacement, give form # it replaces	Previous state filing number, if required by state	
01	Limited Abuse Or Molestation Coverage	TRS 649 (03/08)	New Replacement Withdrawn				
02			☐ New ☐ Replacer ☐ Withdraw				
03			☐ New ☐ Replacer ☐ Withdraw				
04			☐ New ☐ Replacer ☐ Withdraw				
05			☐ New ☐ Replacer ☐ Withdraw	ment vn			
06			☐ New ☐ Replacer ☐ Withdraw				
07			☐ New ☐ Replacer ☐ Withdraw				
08			☐ New ☐ Replacer ☐ Withdraw				
09			☐ New ☐ Replacer ☐ Withdraw				
10			☐ New ☐ Replacer ☐ Withdraw	ment vn			